

**Information to identify the case:**

Debtor 1	<u>Nadine A Oakley</u>	Social Security number or ITIN	xxx-xx-7669
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	17-27160-RG		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Nadine A Oakley

2/22/19

**By the court:** Rosemary Gambardella  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 5**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Nadine A Oakley  
 Debtor

Case No. 17-27160-RG  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 318

Page 1 of 3  
 Total Noticed: 72

Date Rcvd: Feb 22, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 24, 2019.

db  
 517027011 +Nadine A Oakley, 91 Warren Road, West Orange, NJ 07052-1622  
 517027023 #+Buckley Madole PC, 99 Wood Avenue South, Suite 803, Iselin, NJ 08830-2713  
 517027024 +Eastern Account, 11 Churchill Rd., Newtown, CT 06470-1656  
 517027024 +Eastern Account of CT, PO Box 837, Newtown, CT 06470-0837  
 517027030 +Law Office of Frank Martone, ESQ, 1455 Broad Street, Bloomfield, NJ 07003-3047  
 517027035 +National Bankruptcy Services, 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883  
 517027036 +National Bankruptcy Services, 9441 LBJ Freeway, Suite 250, Dallas, TX 75243-4640  
 517027037 +PNC, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747  
 517027038 +PNC, PO Box 747066, Pittsburgh, PA 15274-7066  
 517027040 +PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747  
 517027043 +PNC Bank, Consumer Loan Center, 2730 Liberty Avenue, Pittsburgh, PA 15222-4704  
 517027047 +PNC Bank, PO Box 609, Pittsburgh, PA 15230-0609  
 517027041 +PNC Bank, Attn: Customer Service, PO Box 609, Pittsburgh, PA 15230-0609  
 517027045 PNC Bank, Attn: Mortgage Service Center, PO Box 371458, Summit Hill, PA 18250  
 517027039 +PNC Bank, Attn: Mortgage Service Center, PO Box 3714558, Pittsburgh, PA 15250-0001  
 517027042 PNC Bank, Attn: Consumer Assistance Team, PO Box 1326, Pittsburgh, PA 15230  
 517198302 +PNC Bank National Association, 3232 Newmark Drive, Miamisburg, OH 45342-5421  
 517027048 +PNC Mortgage, PO Box 1820, Dayton, OH 45401-1820  
 517027049 PNC National Bank of NJ, PO Box 8310, Philadelphia, PA 19101  
 517027054 +Recovery Specialist Agency, PO Box 107, Glasser, NJ 07837-0107  
 517062940 +VW Credit Inc. dba Audi Financial Services, C/O VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Feb 23 2019 00:14:00 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreign03.ne.ecf@usdoj.gov Feb 23 2019 00:13:56 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 517027008 +EDI: AFNIRECOVERY.COM Feb 23 2019 04:33:00 Afni, 404 Brook Drive, PO Box 3517, Bloomington, IL 61702-3517  
 517027009 +EDI: AFNIRECOVERY.COM Feb 23 2019 04:33:00 Afni, PO Box 3427, Bloomington, IL 61702-3427  
 517027010 +EDI: AIS.COM Feb 23 2019 04:33:00 American Infosource Lp, PO Box 248848, Oklahoma City, OK 73124-8848  
 517027013 +EDI: CAPITALONE.COM Feb 23 2019 04:38:00 Capital One, PO Box 85147, Richmond, VA 23276-0001  
 517027012 +EDI: CAPITALONE.COM Feb 23 2019 04:38:00 Capital One, PO Box 85617, Richmond, VA 23285-5617  
 517027014 +EDI: CAPITALONE.COM Feb 23 2019 04:38:00 Capital One, 1957 Westmoreland Rd., Richmond, VA 23276-0001  
 517027015 +EDI: CAPITALONE.COM Feb 23 2019 04:38:00 Capital One, Bankruptcy, PO Box 85167, Richmond, VA 23285-5167  
 517027017 +E-mail/Text: ned-collections\_bankruptcydocuments@comcast.com Feb 23 2019 00:14:46 Comcast, 800 Rahway Avenue, Union, NJ 07083-6691  
 517027016 +E-mail/Text: ned-collections\_bankruptcydocuments@comcast.com Feb 23 2019 00:14:46 Comcast, PO Box 1809, Union, NJ 07083-1809  
 517027018 +EDI: WFNNB.COM Feb 23 2019 04:38:00 Comenity Bank, Attention: Bankruptcy, PO Box 182686, Columbus, OH 43218-2686  
 517027022 +EDI: RCSFNBMARIN.COM Feb 23 2019 04:38:00 Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873  
 517027020 +EDI: RCSFNBMARIN.COM Feb 23 2019 04:38:00 Credit One Bank, PO Box 80015, Los Angeles, CA 90080-0015  
 517027021 +EDI: RCSFNBMARIN.COM Feb 23 2019 04:38:00 Credit One Bank, PO Box 60500, City Of Industry, CA 91716-0500  
 517027025 +EDI: AMINFOFP.COM Feb 23 2019 04:38:00 First Premier Bank, PO Box 5114, Sioux Falls, SD 57117-5114  
 517027026 EDI: AMINFOFP.COM Feb 23 2019 04:38:00 First Premier Bank, PO Box 5147, Sioux Falls, SD 57117-5147  
 517027027 +EDI: AMINFOFP.COM Feb 23 2019 04:38:00 First Premier Bank, Attn: Correspondence Department, PO Box 5525, Sioux Falls, SD 57117-5525  
 517027028 +E-mail/Text: bky@martonelaw.com Feb 23 2019 00:12:32 Frank Martone, ESQ, 1455 Broad Street, Bloomfield, NJ 07003-3068  
 517027029 +E-mail/Text: collections@greentrustcash.com Feb 23 2019 00:15:00 Greentrust Cash LLC, PO Box 340, Hays, MT 59527-0340  
 517230936 EDI: RESURGENT.COM Feb 23 2019 04:38:00 LVNV Funding, LLC its successors and assigns as, assignee of FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 517027031 EDI: TSYS2.COM Feb 23 2019 04:38:00 Macy Premier Visa, PO Box 90096, West Chester, OH 45071  
 517027034 EDI: TSYS2.COM Feb 23 2019 04:38:00 Macy's, PO Box 4563, Carol Stream, IL 60197-4563  
 517027033 EDI: TSYS2.COM Feb 23 2019 04:38:00 Macy's, P.O. Box 4564, Carol Stream, IL 60197-4564  
 517027032 +EDI: TSYS2.COM Feb 23 2019 04:38:00 Macy's, 9111 Duke Blvd., Mason, OH 45040-8999

District/off: 0312-2

User: admin  
Form ID: 318

Page 2 of 3  
Total Noticed: 72

Date Rcvd: Feb 22, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517027052 EDI: PRA.COM Feb 23 2019 04:33:00 Portfolio Recovery, 140 Corporate Blvd.,  
Norfolk, VA 23502  
517027051 EDI: PRA.COM Feb 23 2019 04:33:00 Portfolio Recovery, 140 Corporate Blvd., Ste. 1,  
Norfolk, VA 23502  
517027050 EDI: PRA.COM Feb 23 2019 04:33:00 Portfolio Recovery, Attn: Bankruptcy, PO Box 41067,  
Norfolk, VA 23541  
517183905 EDI: PRA.COM Feb 23 2019 04:33:00 Portfolio Recovery Associates, LLC,  
c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541  
517027053 +EDI: PRA.COM Feb 23 2019 04:33:00 Portfolio Recovery Associates, L.L.C., PO Box 12914,  
Norfolk, VA 23541-0914  
517027055 +EDI: AIS.COM Feb 23 2019 04:33:00 Spot Loans, PO Box 248838,  
Oklahoma City, OK 73124-8838  
517027058 EDI: AISTMBL.COM Feb 23 2019 04:33:00 T-Mobile, Bankruptcy, PO Box 37380,  
Albuquerque, NM 87176  
517027057 EDI: AISTMBL.COM Feb 23 2019 04:33:00 T-Mobile, PO Box 742596, Cincinnati, OH 45274  
517027059 EDI: AISTMBL.COM Feb 23 2019 04:33:00 T-Mobile Bankruptcy Team, PO Box 53410,  
Bellevue, WA 98015  
517045831 +EDI: AIS.COM Feb 23 2019 04:33:00 T Mobile/T-Mobile USA Inc,  
by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
517027068 E-mail/Text: vci.bkcy@vwcredit.com Feb 23 2019 00:14:13 Volkswagen Credit,  
1401 Franklin Blvd., Libertyville, IL 60048  
517027065 E-mail/Text: vci.bkcy@vwcredit.com Feb 23 2019 00:14:13 Volkswagen Credit,  
2333 Waukegan Rd., Deerfield, IL 60015  
517027066 E-mail/Text: vci.bkcy@vwcredit.com Feb 23 2019 00:14:13 Volkswagen Credit, PO Box 7498,  
Libertyville, IL 60048  
517027069 E-mail/Text: vci.bkcy@vwcredit.com Feb 23 2019 00:14:13 Volkswagen Credit Inc,  
1401 Franklin Blvd, Libertyville, IL 60048  
517027062 +EDI: VERIZONCOMB.COM Feb 23 2019 04:33:00 Verizon, PO Box 25087,  
Wilmington, DE 19899-5087  
517133419 +EDI: AIS.COM Feb 23 2019 04:33:00 Verizon, by American InfoSource LP as agent,  
4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
517027061 +EDI: VERIZONCOMB.COM Feb 23 2019 04:33:00 Verizon, PO Box 4830, Trenton, NJ 08650-4830  
517027063 +EDI: VERIZONCOMB.COM Feb 23 2019 04:33:00 Verizon, 500 Technology Drive,  
Saint Charles, MO 63304-2225  
517027064 +EDI: VERIZONCOMB.COM Feb 23 2019 04:33:00 Verizon Bankruptcy, 500 Technology Drive,  
Saint Charles, MO 63304-2225  
517027067 E-mail/Text: vci.bkcy@vwcredit.com Feb 23 2019 00:14:13 Volkswagen Credit, PO Box 7572,  
Libertyville, IL 60048-7572  
517027071 +EDI: WFFC.COM Feb 23 2019 04:38:00 Wells Fargo, 1310 NW Vivion Road,  
Kansas City, MO 64118-4502  
517027073 +EDI: WFFC.COM Feb 23 2019 04:38:00 Wells Fargo Bank, PO Box 28724,  
Kansas City, MO 64188-8724  
517027072 +EDI: WFFC.COM Feb 23 2019 04:38:00 Wells Fargo Bank, Attn: National Asset Recovery,  
PO Box 701, Chesterfield, MO 63006-0701  
517027074 +EDI: WFFC.COM Feb 23 2019 04:38:00 Wells Fargo Bank, 420 Montgomery Street,  
San Francisco, CA 94104-1298  
517027070 +EDI: WFFC.COM Feb 23 2019 04:38:00 Wells fargo, PO Box 98796, Las Vegas, NV 89193-8796  
517027075 EDI: WFNBN.COM Feb 23 2019 04:38:00 World Financial Network Bank, PO Box 659584,  
San Antonio, TX 78265-9584

TOTAL: 51

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +PNC Bank National Association, 3232 Newmark Drive, Miamisburg, OH 45342-5421  
517027019\* +Comenity Bank, Attention: Bankruptcy, PO Box 182686, Columbus, OH 43218-2686  
517027046\* +PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747  
517027044\* +PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747  
517027056 ##+Spot on Loans, PO Box 6243, Logan, UT 84341-6243  
517027060 ##+Tsys Total Debt Management, Inc., PO Box 6700, Norcross, GA 30091-6700

TOTALS: 0, \* 4, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0312-2

User: admin  
Form ID: 318

Page 3 of 3  
Total Noticed: 72

Date Rcvd: Feb 22, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 24, 2019

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 22, 2019 at the address(es) listed below:

Christian Del Toro on behalf of Creditor PNC Bank National Association  
cdeltoro@martonelaw.com, bky@martonelaw.com  
Frank J Martone on behalf of Creditor PNC Bank National Association bky@martonelaw.com  
Herbert B. Raymond on behalf of Debtor Nadine A Oakley bankruptcyl23@comcast.net,  
raymondmail@comcast.net;carol-raymond@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@  
gmail.com;carbonell\_c@hotmail.com;kdelyon.raymond@gmail.com;herbertraymond5967@yahoo.com;ESQ5622@  
gmail.com  
Jeffrey Lester on behalf of Trustee Jeffrey Lester jlester@bllaw.com, NJ19@ecfcbis.com  
Jeffrey Lester jlester@bllaw.com, NJ19@ecfcbis.com  
Kevin Gordon McDonald on behalf of Creditor VW Credit Inc. dba Audi Financial Services  
kmcDonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7